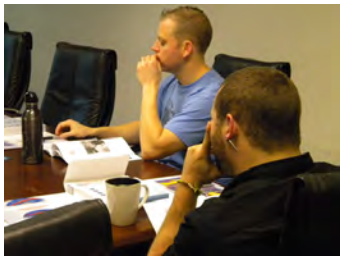
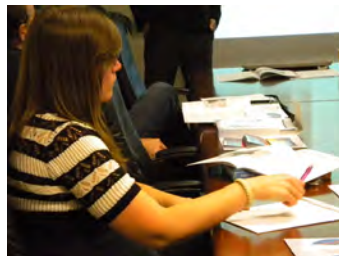
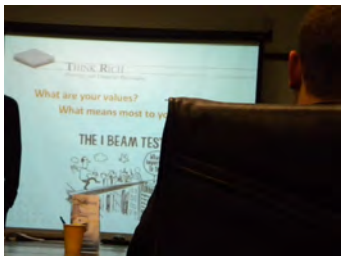




## NBP and TVHOC *Budgeting Seminar*



*On February 5, 2013, National Budget Planners welcomed attendees to start the year by learning budgeting techniques. During this seminar, attendees learned how to budget finances and develop a realistic spending plan. Attendees gained fundamental insight from this seminar, learning that short-term and long-term goals are attainable by planning for one's financial future.*

*NBP also made some suggestions for reducing expenses, including: setting goals, couponing, comparing prices, and determining a monthly budget.*